Case 23-10400-mdc Doc 15 Filed 02/24/23 Entered 02/25/23 00:37:36 Desc Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10400-mdc

Brenda Mervine Chapter 13

Russell A. Mervine, Sr.

Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 4
Date Rcvd: Feb 22, 2023 Form ID: 309I Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2023:

Recip ID db/jdb	+	Recipient Name and Address Brenda Mervine, Russell A. Mervine, Sr., 719 Jansen Avenue, Essington, PA 19029-1110
14756173		Aqua Pennsylvania Inc, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489
14756183		CKS Prime Investments, LLC, C/O Demetrios H. Tsarouhis, Esquire, 21 S 9th Street, Allentown, PA 18102-4861
14756192	+	Growcredit, 1447 2nd Street, Suite 200, Santa Monica, CA 90401-3404
14756193	+	Hope Veterinary Specialists, 40 Three Tun Rd, Malvern, PA 19355-3984
14756200		Magisterial District 32-2-44, 917 Lincoln Ave, Prospect Park, PA 19076-1414
14756201	+	Microf, 1000 Holcomb Woods Parkway, Suite 417, Roswell, GA 30076-2585
14756204	+	Mngh Llc, Attn: Bankruptcy, 5401 W Kennedy Blvd #1030, Tampa, FL 33609-2450
14756206		PA Dept of Revenue-Bureau of Compliance, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14756630		U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: mcataldo@gsbblaw.com	Date/Time	Recipient Name and Address
aty	C C C C C C C C C C C C C C C C C C C	Feb 23 2023 00:25:00	MICHAEL A. CATALDO, Gellert, Scali, Busenkell & Brown LLC, 1628 JFK Blvd, Suite 1901, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 23 2023 00:25:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov		
		Feb 23 2023 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 23 2023 00:25:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14756174	+ EDI: CINGMIDLAND.COM	Feb 23 2023 05:29:00	AT&T Mobility II, LLC, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
14756171	+ Email/Text: bankruptcynotices@aarons.com	Feb 23 2023 00:25:00	Aaron Furniture, 1740 N. Olden Ave, Suite A5, Trenton, NJ 08638-3110
1.155.150	- H-		Trenton, NJ 08038-3110
14756172	+ Email/Text: bncmail@w-legal.com	Feb 23 2023 00:25:00	Alliant Capital Management -HDH, C/O Weinstein & Riley PS, 2001 Western ave suite 400, Seattle, WA 98121-3132
14756175	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 23 2023 00:25:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
14756184	Email/Text: cfcbackoffice@contfinco.com	Feb 23 2023 00:25:00	Continental Finance Company, Attn: Bankruptcy, Po Box 3220, Buffalo, NY 14240
14756176	+ Email/Text: caineweiner@ebn.phinsolutions.com	Feb 23 2023 00:25:00	Caine & Weiner, Attn: Bankruptcy, 5805

	Certificate of Notic		ŭ
District/off: 0313			Page 2 of 4
Date Rcvd: Feb 2	22, 2023 Form ID: 30)9I	Total Noticed: 55
			Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14756177	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 23 2023 00:30:58	Capital Bank N.A., Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14756178	+ EDI: CAPITALONE.COM	Feb 23 2023 05:19:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14756179	+ EDI: AISACG.COM	Feb 23 2023 05:29:00	Capital One Auto Finance, Attn: Bankruptcy, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14756180	EDI: CAPONEAUTO.COM	Feb 23 2023 05:29:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14756181	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 23 2023 00:25:00	Carvana LLC, PO Box 29018, Phoenix, AZ 85038-9018
14756182	+ Email/Text: bankruptcy@cavps.com	Feb 23 2023 00:25:00	Cavalry SPV I , LLC, PO Box 4252, Greenwich, CT 06831-0405
14756189	Email/Text: BNSFS@capitalsvcs.com	Feb 23 2023 00:25:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14756186	+ EDI: BLUESTEM	Feb 23 2023 05:29:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14756187	+ EDI: AMINFOFP.COM	Feb 23 2023 05:29:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14756188	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Feb 23 2023 00:25:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
14756191	Email/Text: bankruptcy@glsllc.com	Feb 23 2023 00:25:00	Global Lending Services LLC, Attn: Bankruptcy, 1200 Brookfield Blvd, Suite 300, Greenville, SC 29607
14756194	+ EDI: LCIICSYSTEM	Feb 23 2023 05:19:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14756195	+ Email/Text: bankruptcy@kikoff.com	Feb 23 2023 00:25:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
14756196	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 23 2023 00:25:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14756198	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 00:30:55	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14756199	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 00:31:03	LVNV Funding, Resurgent Capital Services, Attn: Bankruptcy, Po Box 10587, Greenville, SC 29603-0587
14756197	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 23 2023 00:25:00	Loancare, Cit Bank,, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14756202	+ Email/Text: bk@microf.com	Feb 23 2023 00:25:00	Microf, PO Box 70085, Albany, GA 31708-0085
14756203	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 23 2023 00:25:00	Midland Credit Management, Inc, PO Box 2037, Warren, MI 48090-2037
14756204	^ MEBN	Feb 23 2023 00:20:09	Mngh Llc, Attn: Bankruptcy, 5401 W Kennedy Blvd #1030, Tampa, FL 33609-2450
14756205	+ EDI: RECOVERYCORP.COM	Feb 23 2023 05:29:00	Orion Portfolio Services II, LLC, C/O PRA Receivabls Managaement LLC, PO BOX 41021, Norfolk, VA 23541-1021
14756207	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 23 2023 00:25:00	PECO, 2301Market Street,04NW, Philadelphia, PA 19103-1380
14756209	EDI: PRA.COM	Feb 23 2023 05:29:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

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District/off: 0313	-2 Certificate of Notice	•	Page 3 of 4
Date Rcvd: Feb 2	22, 2023 Form ID: 30	9I	Total Noticed: 55
14756798	+ EDI: PENNDEPTREV	Feb 23 2023 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14756798	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14756208	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 00:31:03	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Buffalo, NY 14219-2553
14756210	+ EDI: JEFFERSONCAP.COM	Feb 23 2023 05:29:00	Premier Bankcard LLC, Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302-7999
14756211	Email/Text: joey@rmscollect.com	Feb 23 2023 00:25:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
14756212	+ EDI: CBS7AVE	Feb 23 2023 05:29:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14756213	+ Email/Text: clientservices@simonsagency.com	Feb 23 2023 00:25:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14756214	+ EDI: RMSC.COM	Feb 23 2023 05:19:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14756215	+ EDI: COMCASTCBLCENT	Feb 23 2023 05:19:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14756216	^ MEBN	Feb 23 2023 00:19:52	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14756217	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 23 2023 00:30:58	U.S. Department of Housing and Urban Dev, 100 Penn Square East, Philadelphia, PA 19107
14756218	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 23 2023 00:25:00	United States Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
14756219	+ EDI: AIS.COM	Feb 23 2023 05:29:00	Verizon Wireless, American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14756220	+ EDI: WFFC2	Feb 23 2023 05:19:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14756185		Denise Carlon, Esquire, dcarlon@kmllawgroup.com
14756190		Fst Premier
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date Rcvd: Feb 22, 2023 Form ID: 309I Total Noticed: 55

Date: Feb 24, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed

below:

Name Email Address

KENNETH E. WEST

 $ecfemails@ph13trustee.com\ philaecf@gmail.com$

MICHAEL A. CATALDO

on behalf of Debtor Brenda Mervine mcataldo@gsbblaw.combkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com

MICHAEL A. CATALDO

on behalf of Joint Debtor Russell A. Mervine Sr. mcataldo@gsbblaw.com, bkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to id	entify the case:				
Debtor 1:	Brenda Mervine	Social Security number or ITIN:	xxx-xx-0536		
Dobtor 1.	First Name Middle Name Last Name	EIN:			
Debtor 2:	Russell A. Mervine Sr.	Social Security number or ITIN:	xxx-xx-5509		
(Spouse, if filing)	First Name Middle Name Last Name	EIN:			
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	2/10/23	
Case number:	23-10400-mdc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Brenda Mervine	Russell A. Mervine Sr.
2.	All other names used in the last 8 years	aka Brenda Mowbray, aka Brenda Mowbray-Mervine	
3.	Address	719 Jansen Avenue Essington, PA 19029	719 Jansen Avenue Essington, PA 19029
4.	Debtor's attorney Name and address	MICHAEL A. CATALDO Gellert, Scali, Busenkell & Brown LLC 1628 JFK Blvd Suite 1901 Philadelphia, PA 19102	Contact phone 215–238–0015 Email: mcataldo@gsbblaw.com
5.	Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M. Contact phone (215)408–2800 Date: 2/22/23

For more information, see page 2

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Debtor Brenda Mervine and Russell A. Mervine Sr.

Official Form 309I

Case number 23-10400-mdc

be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. 8. Deadlines	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Deadline to file a complaint to challenge	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details Filing deadline: 5/21/23		
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/21/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/9/23		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1608.0 The hearing on confirmation will be held on: 5/4/23 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Ph	·		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2